Case 15-24395 Doc 1 Filed 07/17/15 Entered 07/17/15 11:49:50 Desc Main Document Page 1 of 38

B1 (Official Form 1) (04/13) **United States Bankruptcy Court** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Gordon, Chiquita S. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-8948 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 11371 S. Hermosa Ave. Chicago IL, 60643 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Single Asset Real Estate as defined Chapter 9 See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Partnership  $\overline{\mathbf{Q}}$ Chapter 13 Commodity Broker Other (If debtor is not one of the above entities, check Clearing Bank this box and state type of entity below.) Nature of Debts Other (Check one box.) **Chapter 15 Debtors** Tax-Exempt Entity Debts are primarily Debts are primarily consumer Country of debtor's center of main interests (Check box, if applicable.) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a personal, family, or house-Each country in which a foreign proceeding by, regarding, or under title 26 of the United States against debtor is pending: Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Full Filing Fee attached. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-10,001-50,001-200-999 1.000-**∐** 50-99 \_\_\_ 100-199 5 000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$50,000 \$100,000

\$500,000

to \$1 million

to \$10 million

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B1 (Official Form 1) (04/13)	Document	Page 2 01 38	Page 2
Voluntary Petition		Name of Debtor(s): Chiquita S. Gor	don
(This page must be completed and filed in	every case.)		
All Prior Bankruptcy Case	s Filed Within Last	8 Years (If more than two, attach add	litional sheet.)
Location Where Filed: None		Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any	Spouse, Partner or	Affiliate of this Debtor (If more t	han one, attach additional sheet.)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (10Q) with the Securities and Exchange Commission pursuan of the Securities Exchange Act of 1934 and is requesting relied	t to Section 13 or 15(d)	(To be completed if	proceed under chapter 7, 11, 12, or 13 proceed the relief available under each
		X /s/ Robert J. Adams & Associ	ates 7/17/2015
		Robert J. Adams & Associa	
	Ext	nibit C	
Does the debtor own or have possession of any property that  Yes, and Exhibit C is attached and made a part of this possession.  No.		a threat of imminent and identifiable harm to	public health or safety?
	Ext	nibit D	
(To be completed by every individual debtor. If a joi	ebtor, is attached and n  the joint debtor, is attact  Information Regard	nade a part of this petition.  ned and made a part of this petition.  ing the Debtor - Venue	ерагате Ехгіівії В.)
Debtor has been domiciled or has had a reside preceding the date of this petition or for a longer	nce, principal place of	·	strict for 180 days immediately
There is a bankruptcy case concerning debtor's		,	ct.
Debtor is a debtor in a foreign proceeding and principal place of business or assets in the Uni or the interests of the parties will be served in r	has its principal place of ted States but is a defe	of business or principal assets in the United and an action or proceeding [in a line)	nited States in this District, or has no
Certification b	5	es as a Tenant of Residential Proper	rty
Landlord has a judgment against the debtor for	·	plicable boxes.) residence. (If box checked, complete	the following.)
	<del>(</del> (	Name of landlord that obtained judgme	ent)
	<u>(</u> ,	Address of landlord)	
Debtor claims that under applicable nonbankru monetary default that gave rise to the judgmen			•
Debtor has included with this petition the depos petition.	•		
Debtor certifies that he/she has served the Lan	dlord with this certificat	ion. (11 U.S.C. § 362(I)).	

31 (Official Form 1) (04/13)	Page 3
Voluntary Petition	Name of Debtor(s): Chiquita S. Gordon
(This page must be completed and filed in every case)	
Sig	gnatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Chiquita S. Gordon	
/s/ Chiquita S. Gordon Chiquita S. Gordon	X
X	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
7/17/2015	
Date	Date
Signature of Attorney*  X /s/ Robert J. Adams & Associates Robert J. Adams & Associates Bar No. 0013056  Robert J. Adams & Associates 901 W Jackson Blvd Suite 202 Chicago, IL 60607  Phone No.(312) 346-0100 Fax No.(312) 346-6228	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Printed Name and title, if any, of Bankruptcy Petition Preparer
7/17/2015 Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or
Signature of Authorized Individual	partner whose Social-Security number is provided above.
Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Chiquita S. Gordon	Case No.	
			(if known)
	Debtor(s)		

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re: Chiquita S. Gordon Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Chiquita S. Gordon Chiquita S. Gordon
Date: 7/17/2015

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B6A (Official Form 6A) (12/07)

In re	Chiq	uita	S.	Gordon	١
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Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tota	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re Chiquita S. Gordon	
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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Fifth Third Bank	-	\$85.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video and computer equipment.		One room of furniture	-	\$250.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Chiquita S. Gordon	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
x			
X			
X			
x			
x			
X			
	x x x x	x x x x x x	x x x x x x

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B6B (Official Form 6B) (12/07) -- Cont.

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Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Chevrolet Malibu LTZ 9128,000 miles)	-	\$10,025.00
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		3 continuation sheets attached		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re Chiquita S. Gordon

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Fifth Third Bank	735 ILCS 5/12-1001(b)	\$85.00	\$85.00
One room of furniture	735 ILCS 5/12-1001(b)	\$0.00	\$250.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
2008 Chevrolet Malibu LTZ 9128,000 miles)	735 ILCS 5/12-1001(c)	\$0.00	\$10,025.00
* Amount subject to adjustment on 4/01/16 and every thr commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$385.00	\$10,660.00

commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07) In re Chiquita S. Gordon

Case No.	
	(if known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)  ACCT #:  ACCEPTANCE NOW 5501 Headquarters Dr	CODEBTOR	WIFE, JOINT,	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN  DATE INCURRED: NATURE OF LIEN: Furniture COLLATERAL: bedroom furniture REMARKS:	CONTINGENT			AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL \$2,915.00	UNSECURED PORTION, IF ANY \$2,665.00
Plano, TX 75024			VALUE: \$250.00					
ACCT #:  Capital One Auto Finance P.) box 259407 Planto,TX 75025		-	DATE INCURRED: NATURE OF LIEN:  Car loan COLLATERAL: 2008 Chevrolet Malibu LTZ REMARKS:  VALUE: \$10,025.00				\$12,000.00	\$1,975.00
			¥ - 3,4 - 0.00					
	<del></del>	-	Subtotal (Total of this I	_			\$14,915.00	\$4,640.00
No continuation sheets attached			Total (Use only on last p	oag	e) >	٠ [	<b>\$14,915.00</b> (Report also on	\$4,640.00 (If applicable,

Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Chiquita S. Gordon

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	continuation sheets attached

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B6E (Official Form 6E) (04/13) - Cont.

In re Chiquita S. Gordon

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

TIPE OF PRIORITY	Auii	III IISt	rative allowarices						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODERTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:			DATE INCURRED: 07/10/2015						
Robert J Adams & Associates			CONSIDERATION: Attorney Fees				\$4,000.00	\$4,000.00	\$0.00
901 W Jackson, Suite 202 Chicago, IL 60607		-	REMARKS:						
Cilicago, IL 60607									
		1							
Sheet no1 of1	continua	tion (	Sheets Subtotals (Totals of this	par	le)		\$4,000.00	\$4,000.00	\$0.00
attached to Schedule of Creditors Holding					tal		\$4,000.00	ψ <del>1</del> ,000.00	ψ0.00
			last page of the completed Schedule on the Summary of Schedules.)						
				Γota	als	>		\$4,000.00	\$0.00
			last page of the completed Schedule						
			report also on the Statistical Summar bilities and Related Data.)	ry					

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B6F (Official Form 6F) (12/07) In re **Chiquita S. Gordon** 

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CELITED	1 (	OUNT OF CLAIM
ACCT #: ARS 6805 W. Commercial Blvd. Ste. 293 Tamarac, FL 33319		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:					\$174.00
ACCT #: Capital One 15000 Capital One Richmond, VA 23238		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$300.00
ACCT #: City of Chicago 30 N. LaSalle St., 7th Flr. Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: parking tickets-non dischargeable REMARKS:					\$4,000.00
ACCT #: Fed Loan Services PO Box 2461 Harrisbug, PA 17105		-	DATE INCURRED: CONSIDERATION: Student loan REMARKS:					\$42,154.00
ACCT #: HERMANEK GARA PC 8W MONROE ST809 CHICAGO IL, 60603		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					\$0.00
ACCT #: Jc Penny P.O.Box 96001 Orlando, FL 32896		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$600.00
continuation sheets attached		(Rep	Sub- (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	Tedu	ota ıle n th	l > F.) ne		\$47,228.00

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B6F (Official Form 6F) (12/07) - Cont. In re Chiquita S. Gordon

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: LJ Ross & Associates PO Box 1838 Ann Arbor, MI 48106		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$253.00
ACCT #:  MB Financial Bank 6111 N. River Rd. 7th Flr. Rosemont, IL 60018		-	DATE INCURRED: CONSIDERATION: Mortgage REMARKS:				\$800.00
ACCT #: Navient 300 Continental Dr Newark, DE 19713-4322		-	DATE INCURRED: CONSIDERATION: Student loan REMARKS:				\$18,000.00
ACCT #: Nipsco PO Box 13013 Merrillville, IN 46411		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$130.00
ACCT #: Northern Illinois University 237 Swen Parson Hall Dekalb, IL 60115		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$0.00
ACCT #: Old Navy PO Box 105980 Dept 72 Atlanta, GA 30353-5980		-	DATE INCURRED: CONSIDERATION: credit card REMARKS:				\$500.00
Sheet no1 of3 continuation standard Schedule of Creditors Holding Unsecured Nonpriority		าร	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relationship	nedu e, o	ota ıle n tl	l > F.) ne	\$19,683.00

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B6F (Official Form 6F) (12/07) - Cont. In re Chiquita S. Gordon

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: People gas		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$1,200.00
ACCT #: PLS Loan Store 9902 W. Western Ave. Chicago, IL 60643		-	DATE INCURRED: CONSIDERATION: Payday loan REMARKS:				\$1,400.00
ACCT #: Portfolio Recovery Dept. 922 PO Box 4115 Concord, CA 94524		-	DATE INCURRED: CONSIDERATION: Collecting for - GE Capital REMARKS:				\$427.00
ACCT #: Portfolio Recovery 120 Corporate Blvd., Ste. 1 Norfolk, VA 23502		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:				\$427.00
ACCT #: Sprint P.O.Box 600760 Jacksonville, FL 32260-0670		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$800.00
ACCT #: Suburban Bank & Trust		-	DATE INCURRED: CONSIDERATION: bank fees REMARKS:				\$600.00
Sheet no. <u>2</u> of <u>3</u> continuation Schedule of Creditors Holding Unsecured Nonpriorit		ns	hed to Su  (Use only on last page of the completed Schort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule n ti	ıl > F.) he	

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B6F (Official Form 6F) (12/07) - Cont. In re **Chiquita S. Gordon** 

Case No.		
	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: T-Mobile PO Box 37380 Albuquerque, NM 87176	-	-	DATE INCURRED: CONSIDERATION: cell phone REMARKS:				\$800.00
ACCT#: TCF Bank 800 Burr Ridge Parkway Burr Ridge, IL 60521		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$171.00
ACCT #: Verizon PO Box 33056 Saint Petersburg, FL 33733		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$700.00
Sheet no. <u>3</u> of <u>3</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	ns	hed to Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	T edu	n th	l > F.) ne	\$1,671.00 \$73,436.00

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B6G (Official Form 6G) (12/07)

In re Chiquita S. Gordon

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $\ensuremath{\underline{\square}}$  Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Chiquita S. Gordon

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Page 21 of 38 Document Fill in this information to identify your case: Chiquita Gordon Debtor 1 Middle Name First Name Last Name Check if this is: Debtor 2 An amended filing First Name Middle Name (Spouse, if filing) Last Name A supplement showing post-petition NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employment status**  $oldsymbol{
olimits}$ Employed Employed job, attach a separate page with information about ■ Not employed Not employed additional employers. Occupation Residential Treatment Speciali Include part-time, seasonal, **Lawrence Hall Youth Services** or self-employed work. **Employer's name** Occupation may include **Employer's address** 4833 N Francisco student or homemaker, if it Number Street Number Street applies. Chicago IL, 60625 City City State Zip Code State Zip Code How long employed there? 1.5 yrs Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all 2. \$2,618.87 payroll deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. \$0.00

\$2,618.87

Calculate gross income. Add line 2 + line 3.

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Debtor 1 Chiquita

Document

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Page 22 of 38 Case number (if known) First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here ..... \$2,618.87 List all payroll deductions: \$510.64 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.00 5d. Required repayments of retirement fund loans 5d. 5e. Insurance 5e. \$0.00 \$0.00 5f. Domestic support obligations 5f. 5g. \$0.00 5g. Union dues 5h. Other deductions. \$0.00 5h. + Specify: Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + \$510.64 5g + 5h. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$2,108.23 List all other income regularly received: 8a. Net income from rental property and from operating a \$0.00 business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. Interest and dividends \$0.00 8c. Family support payments that you, a non-filing spouse, or a \$260.00 8c. dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation b8 \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any noncash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. 8h. 🛓 Specify: \$0.00 **Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. \$260.00 Calculate monthly income. Add line 7 + line 9. \$2,368.23 \$2,368.23 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 Specify: 11. 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly 12 \$2,368.23 income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Combined Related Data, if it applies. monthly income 13. Do you expect an increase or decrease within the year after you file this form? None. Yes. Explain:

Case 15-24395 Doc 1 Filed 07/17/15 Entered 07/17/15 11:49:50 Desc Main Pane 23 of 38 Document Fill in this information to identify your case: Check if this is: An amended filing Debtor 1 Chiquita S. Gordon Middle Name First Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: (Spouse, if filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: MM / DD / YYYY Case number A separate filing for Debtor 2 because (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Dependent's relationship to Dependent's Does dependent Yes. Fill out this information  $\square$ Do not list Debtor 1 and Debtor 1 or Debtor 2 age live with you? for each dependent..... Debtor 2. No  $\overline{\mathbf{Q}}$ Yes Do not state the No dependents' names. Yes No Yes Nο Yes No Do vour expenses include No expenses of people other than Yes yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses The rental or home ownership expenses for your residence. \$300.00 4 Include first mortgage payments and any rent for the ground or lot.

Debtor 1 Chiquita

First Name

Middle Name

Document Gordon

Last Name

Page 24 of 38 Case number (if known)

Your expenses Additional mortgage payments for your residence, such as home equity loans 5. **Utilities:** 6a. Electricity, heat, natural gas 6a. \$50.00 6b. Water, sewer, garbage collection 6b 6c. Telephone, cell phone, Internet, satellite, and 6c. \$190.00 cable services 6d. 6d. Other. Specify: Food and housekeeping supplies 7. \$350.00 Childcare and children's education costs 8. \$100.00 9. Clothing, laundry, and dry cleaning 9. \$115.00 10. Personal care products and services 10. \$30.00 11. Medical and dental expenses 11. \$50.00 12. Transportation. Include gas, maintenance, bus or train 12. \$500.00 fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, 13. \$30.00 magazines, and books 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. 15b. Health insurance 15b. Vehicle insurance \$180.00 15c. 15d. Other insurance. Specify: 15d. **16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. 17b. Car payments for Vehicle 2 17b. Other. Specify: 17c. 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as 18. deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). Other payments you make to support others who do not live with you. 19. Specify: Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. 20b. Real estate taxes 20h. 20c. Property, homeowner's, or renter's insurance 20c. 20d. Maintenance, repair, and upkeep expenses 20d. 20e. Homeowner's association or condominium dues 20e

Deh	otor 1	Case 15-24395 Chiquita	Doc 1 s.	Filed 07/17/15 Document Gordon	Entered Page 25 o	07/17/15 11:4 of 38 Case number		Desc Main
		First Name	Middle Name	Last Name			(11 141101111	
21.	Othe	r. Specify:					21. +	
22.		monthly expenses. A		ugh 21.			22.	\$1,895.00
23.	Calc	ulate your monthly net	income.				_	
	23a.	Copy line 12 (your com	bined monthly	income) from Schedule	I.		23a.	\$2,368.23
	23b.	Copy your monthly exp	enses from line	e 22 above.			23b. <b>–</b>	\$1,895.00
	23c.	Subtract your monthly The result is your mont					23c.	\$473.23
24.	Do y	ou expect an increase	or decrease in	your expenses within	the year after y	ou file this form?		
		example, do you expect to nent to increase or decre		•			age	
		No						
		Yes. Explain here: <b>None.</b>						

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B 6 Summary (Official Form 6 - Summary) (12/14)

# ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Chiquita S. Gordon

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$10,660.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$14,915.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$4,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$73,436.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$2,368.23
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$1,895.00
	TOTAL	20	\$10,660.00	\$92,351.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Chiquita S. Gordon

Case No.

Chapter 13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,368.23
Average Expenses (from Schedule J, Line 22)	\$1,895.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$2,839.68

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$4,640.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$4,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$73,436.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$78,076.00

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In re Chiquita S. Gordon

Case No. (if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the sheets, and that they are true and correct to the best of m	· · · · · · · · · · · · · · · · · · ·	22
Date <u>7/17/2015</u>	Signature /s/ Chiquita S. Gordon Chiquita S. Gordon	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (04/13)

# Document Page 29 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Chiquita S. Gordon	Case No.	
			(if known)

		(if known)
		STATEMENT OF FINANCIAL AFFAIRS
	1. Income from e	mployment or operation of business
None	including part-time act case was commenced maintains, or has mair beginning and ending	In the debtor has received from employment, trade, or profession, or from operation of the debtor's business, invities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this a state also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that intained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing napter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a d.)
	AMOUNT	SOURCE
	\$16,503.42	2015 YTD
		2014-\$26,000.00
		2013-\$22,000.00
	2. Income other t	han from employment or operation of business
None	TWO YEARS immedia	come received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the ately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse lebtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed.

unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,350.00 Child Support

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

✓

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

# Document Page 30 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Chiquita S. Gordon	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions	. foreclosures	and returns

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

✓

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

Non

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
www.debtorcc.org

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR July 10, 2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$9.95

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None



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# Document Page 31 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Chiquita S. Gordon	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	on	$\epsilon$

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

 $\overline{\mathbf{Q}}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{V}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None  $\overline{\mathbf{A}}$ 

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None  $\overline{\mathbf{Q}}$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Chiquita S. Gordon	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
	Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

 $\sqrt{\phantom{a}}$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Chiquita S. Gordon	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 4
	20. Inventories
None  ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None  ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.
None	24. Tax Consolidation Group
None  ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.
	25. Pension Funds
None  ✓	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

Doc 1 Filed 07/17/15 Entered 07/17/15 11:49:50 Desc Main Case 15-24395

B7 (Official Form 7) (04/13)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Chiquita S. Gordon Case No. (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

[If completed by an individual or individual and spouse]				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 7/17/2015	Signature	/s/ Chiquita S. Gordon		
	of Debtor	Chiquita S. Gordon		
Date	Signature			
	of Joint Debtor			
	(if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Doc 1 Filed 07/17/15 Entered 07/17/15 11:49:50 Desc Main Case 15-24395

B 201B (Form 201B) (12/09)

# Document Page 35 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re Chiquita S. Gordon

Case No.	
Chapter	13

# **CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE**

#### **Certification of the Debtor**

Certificate of Compliance with § 342(b) of the I, Robert J. Adams & Associates , counsel for Debtor(s), hereby required by § 342(b) of the Bankruptcy Code.  //s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s)	Joint Debtor (if any) Date
Case No. (if known) Signature of .  Certificate of Compliance with § 342(b) of the I., Robert J. Adams & Associates, counsel for Debtor(s), hereby required by § 342(b) of the Bankruptcy Code.  /s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s)	e Bankruptcy Code
Certificate of Compliance with § 342(b) of the state of t	e Bankruptcy Code
I, Robert J. Adams & Associates , counsel for Debtor(s), hereby required by § 342(b) of the Bankruptcy Code.  Is/S/Robert J. Adams & Associates  Robert J. Adams & Associates, Attorney for Debtor(s)	. ,
required by § 342(b) of the Bankruptcy Code.  /s/ Robert J. Adams & Associates  Robert J. Adams & Associates, Attorney for Debtor(s)	certify that I delivered to the Debtor(s) the Notice
/s/ Robert J. Adams & Associates Robert J. Adams & Associates, Attorney for Debtor(s)	
Robert J. Adams & Associates, Attorney for Debtor(s)	
Par Na : 0012056	
Bar No.: 0013056	
Robert J. Adams & Associates	
901 W Jackson Blvd	
Suite 202	
Chicago, IL 60607	
Phone: (312) 346-0100	
Fax: (312) 346-6228	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

#### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 15-24395

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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IN RE: Chiquita S. Gordon CASE NO

CHAPTER 13

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:		<b>\$4,000.00</b>	
	Prior to the filing of this statement I have rec	eived:	\$0.00	
	Balance Due:		\$4,000.00	
2.	The source of the compensation paid to me	was:		
		er (specify)		
3.	The source of compensation to be paid to m	ne is:		
		er (specify)		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
	☐ I have agreed to share the above-discle associates of my law firm. A copy of the compensation, is attached.			
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch c. Representation of the debtor at the meeting	n, and rendering advice to the debtor in edules, statements of affairs and plan	n determining whether to file a petition in which may be required;	
6.	By agreement with the debtor(s), the above-	-disclosed fee does not include the fol	lowing services:	
		CERTIFICATION		
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru	statement of any agreement or arrange	ement for payment to me for	
	7/17/2015	/s/ Robert J. Adams & Assoc		
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 901 W Jackson Blvd Suite 202 Chicago, IL 60607 Phone: (312) 346-0100 / Fax:	5	
	/s/ Chiquita S. Gordon			
	Chiquita S. Gordon			